

In re Application of

Ganesan et al

Application No.: 09/387,764

Filed: September 1, 1999

: Group Art Unit: 3628

: Examiner: NGA B Nguyen

For: ELECTRONIC BILLING WITH UPDATEABLE ELECTRONIC BILL SUMMARY

AMENDMENT

Honorable Assistant Commissioner
for Patents
Washington, DC 20231

Sir:

In response to the Official Action dated April 24, 2002,
the time for response to which is up to and including July 24,
2002, please amend the above referenced application as follows.

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GROUP 3600

IN THE CLAIMS

Please amend the claims 1-3, 13-20 and 23-24 as follows:

1. (AMENDED) An electronic bill payment network, comprising:
a plurality of user network stations associated with a
plurality of different users, a first of the plurality of user
network stations being associated with a first of the plurality
of different users and operable to transmit, in real time,
information relevant to an amount of an available bill and an